Notice of References Cited Application/Control No. 09/684,096 Examiner Lalita M. Hamilton Applicant(s)/Patent Under Reexamination SCHECHTMAN ET AL. Art Unit Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	Α	US-			
	В	US-			
	С	US-			
	D	US-			
	Е	US-			
	F	US-			
	G	US-			
	Ι	US-			
	-	US-			
	7	US-			
	K	US-			
	┙	US-			
	М	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	0					
	Р					
	Q					
	R					
	S					
	Т					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)		
*	U	"IBAA Launches Searchable List of Surcharge-Free ATMs to Help Consumers Reduce Fees". PR Newswire. New York: September 15, 1998, p.1		
	V	Francis, Clare. "Stay One Step Ahead of Your Bank to Minimize Charges Clare Francis Reports on How to Escape the Worst Ravages of Fees and Penalties". The Independent: London (UK): July 2, 2000. p.14		
	w	"Let Banks, Not Government, Decide Policies on ATM Fees". American Banker. New York, NY: Dec.21, 1999. Vol.164, Issue 243; p.7		
	х	"Special Feature: Bank Products and Innovations (Essentials for Tough Times): Cash Prizes for Lucky Express". Business World. Manila: Feb. 22, 1999. p.1		

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).) Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.